

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michelle D. Craddock-Bouler
Debtor

Case No. 17-00020-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 20

Date Rcvd: Apr 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2017.

db Michelle D. Craddock-Bouler, 167 Pasquin Drive, East Stroudsburg, PA 18301-6910
4893190 +College Admissions Assistance, 200 South Virginia Street, 8th Fl, Reno, NV 89501-2403
4870817 FRIENDSHIP HOSE COMPANY #1, C/O COMMERCIAL ACCEPTANCE CORP, 4807 JONESTOWN RD STE 147, HARRISBURG, PA 17109-1744
4870820 +PAYPAL CREDIT, PO BOX 5138, TIMONIUM, MD 21094-5138
4870821 PAYPAL/WEBBANK, C/O AMERICAN CORADIUS INTL, 2420 SWEET HOME ROAD STE 150, AMHERST, NY 14228-2244
4870822 +POCONO MEDICAL CENTER, C/O NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
4870823 +SPECIALIZED LOAN SERVICING, 8742 LUCENT BLVD, SUITE 300, HIGHLANDS RANCH, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4870811 +EDI: AMEREXPR.COM Apr 07 2017 18:58:00 AMERICAN EXPRESS, PO BOX 981537, EL PASO, TX 79998-1537
4870812 +EDI: CITICORP.COM Apr 07 2017 18:58:00 CITI CARDS, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4870813 EDI: WFNNB.COM Apr 07 2017 18:58:00 COMENITY BANK, PO BOX 182789, COLUMBUS, OH 43218-2789
4870815 E-mail/Text: bankruptcy.bnc@ditech.com Apr 07 2017 18:53:49 DITECH BANKRUPTCY DEPARTMENT, PO BOX 6154, RAPID CITY, SD 57709-6154
4870816 E-mail/Text: bankruptcy.bnc@ditech.com Apr 07 2017 18:53:49 DITECH FINANCIAL LLC, PO BOX 6172, RAPID CITY, SD 57709-6172
4870818 EDI: CBSKOHLS.COM Apr 07 2017 18:58:00 KOHLS/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
4870819 +EDI: TSYS2.COM Apr 07 2017 18:58:00 MACYS, PO BOX 8218, MASON, OH 45040-8218
4870824 +EDI: RMSC.COM Apr 07 2017 18:58:00 SYNCB, C/O PO BOX 965036, ORLANDO, FL 32896-0001
4870825 +EDI: RMSC.COM Apr 07 2017 18:58:00 SYNCB, PO BOX 965005, ORLANDO, FL 32896-5005
4870826 +EDI: RMSC.COM Apr 07 2017 18:58:00 SYNCB/PAYPAL, PO BOX 965005, ORLANDO, FL 32896-5005
4870827 +EDI: RMSC.COM Apr 07 2017 18:58:00 SYNCRONY BANK/JC PENNEY, PO BOX 965007, ORLANDO, FL 32896-5007
4870828 +EDI: CITICORP.COM Apr 07 2017 18:58:00 THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4870829 +EDI: TFSR.COM Apr 07 2017 18:58:00 TOYOTA MOTOR CREDIT, 240 GIBRALTAR RD SUITE 260, HORSHAM, PA 19044-2387
TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4870814* +COMENITY BANK, PO BOX 182789, COLUMBUS, OH 43218-2789

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmllawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor Michelle D. Craddock-Bouler epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com

TOTAL: 5

Information to identify the case:

Debtor 1 **Michelle D. Craddock-Bouler**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3259**
EIN **27-0795777**
Social Security number or ITIN
EIN

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:17-bk-00020-JJT**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michelle D. Craddock-Bouler
aka Michelle Denee Craddock, aka Michelle D.
Craddock Bouler, aka Michelle Denee
Craddock-Bouler, aka Michelle Bouler, aka
Michelle D. Bouler, aka Michelle
Craddock-Bouler, aka Michelle Denee Bouler,
aka Michelle Craddock, fdba My Price for You

**By the
court:**



April 7, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.